

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRIAN A. KAPUSTA  
SHANELLE R. KAPUSTA  
Debtor(s)

Case No. 12-24289GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2012.
- 2) The plan was confirmed on 03/19/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/14/2014, 09/11/2015, 04/07/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/15/2014, 05/22/2015, 01/08/2016, 08/03/2016.
- 5) The case was dismissed on 03/13/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,485.96
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$40,485.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,427.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,937.60**

Attorney fees paid and disclosed by debtor: \$1,490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT CONTROL TECHNOLOGY	Unsecured	5,247.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	6,200.68	6,200.68	0.00	0.00
BELLE VERNON FINANCIAL SVCS	Secured	14,927.18	NA	2,241.19	2,241.19	246.16
BERKS CREDIT & COLLECTIONS INC	Unsecured	2,294.00	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	26.00	NA	NA	0.00	0.00
COLLECTION RECOVERY SERVICE	Unsecured	4,198.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	1,411.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	581.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	337.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	58.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	7,859.13	7,859.13	0.00	0.00
CREDIT COLLECTIONS USA++	Unsecured	22.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	281.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	22.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	62.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	857.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	586.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	547.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	387.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	352.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	299.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	295.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	240.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	212.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	204.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	194.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	164.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	115.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	113.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	68.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DIVERSIFIED COLLECTIONS***	Unsecured	62.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	48.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	45.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	38.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	26.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	857.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	586.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	547.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	387.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	352.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	299.00	NA	NA	0.00	0.00
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DIVERSIFIED COLLECTIONS***	Unsecured	240.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	212.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	204.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	194.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	164.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	115.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	113.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	68.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	62.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	48.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	45.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	38.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTIONS***	Unsecured	26.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	2,574.67	2,574.67	0.00	0.00
ECMC(*)	Unsecured	NA	24,217.90	24,217.90	0.00	0.00
FMCC	Unsecured	4,481.00	NA	NA	0.00	0.00
NATIONAL AUTO FINANCE(*)	Secured	12,567.00	NA	4,300.00	4,300.00	348.76
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	273.00	NA	NA	0.00	0.00
PALISADES ACQUISITION/PALISADES	Unsecured	172.00	172.81	172.81	0.00	0.00
POOLING AND SERVICING AGRMNT	Secured	83,359.13	82,562.86	0.00	23,408.51	0.00
POOLING AND SERVICING AGRMNT	Secured	0.00	25,395.71	25,395.71	1,784.10	0.00
PREMIER BANKCARD/CHARTER	Unsecured	391.00	391.95	391.95	0.00	0.00
PYOD LLC	Unsecured	NA	812.49	812.49	0.00	0.00
REAL TIME RESOLUTIONS INC(*)	Secured	0.00	1,865.04	0.00	0.00	0.00
REAL TIME RESOLUTIONS INC(*)	Secured	18,222.53	15,265.00	4,219.64	4,219.64	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$4,219.64	\$27,628.15	\$0.00
Mortgage Arrearage	\$25,395.71	\$1,784.10	\$0.00
Debt Secured by Vehicle	\$6,541.19	\$6,541.19	\$594.92
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,156.54</b>	<b>\$35,953.44</b>	<b>\$594.92</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,229.63</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,937.60</u>
Disbursements to Creditors	<u>\$36,548.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,485.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.